Sandra J Rancourt 9083 Dennings Road Jonesville, Michigan 49250 S. S. 4 D.O.B.

October 25, 2017

Experian P.O. Box 2002 Allen, TX 75013

Final Request Pursuant to 15 U.SC. § 1681g(a)(1)

To whom it may concern:

I am writing in regard to your response to my initial request for my Full Consumer File Disclosure. My request was very specific and I provided the exact sections of the FCRA which require you to provide it to me (see copy of my original letter attached). Your response was not correct in that you did not provide the Full Consumer File Disclosure as requested. I will once again state that I am requesting my Full Consumer File Disclosure pursuant to 15 U.S.C. § 1681g(a)(1) to include all other such information listed specifically in my initial letter. No response by you other than providing the Full Consumer File Disclosure as required by the FCRA will be appropriate or accepted by me.

My initial letter was my first request for the *Full Consumer File Disclosure* within the past 12 months and there is no provision in the FCRA which allows you to charge me for it. I expect your full compliance with the law and for me to receive my *Full Consumer File Disclosure* in a timely manner as required by the FCRA. Your failure to do so will result in me initiating legal action against you to force compliance under the law. Your timely response is appreciated. Act accordingly.

Once again as was provided with my initial request, I am enclosing a copy of my driver's license and Social Security Card for identification purposes. You are instructed to mask the first five digits of my Social Security Number in all writings you return to me.

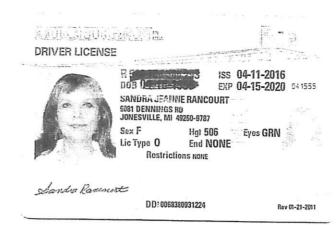
Thank you in advance for promptly satisfying this request.

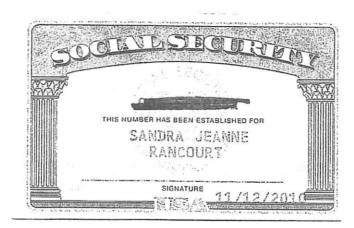
Thank You

Sandra J. Ronarda E. Sandra J. Rancolart

Attached: Copies of my Social Security Card & Driver's License and initial request are attached

Sent: USPS Certified Mail # 7015 3010 0000 5190 3830





Sandra J. Rancourt 9083 Dennings Road Jonesville, Michigan 49250

S. S. # D.O.B.

Date Sept. 27, 2017

Experian P.O. Box 2002 Allen, TX 75013

Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).

To Whom it may concern:

Please send me in writing <u>ALL INFORMATION</u> in my consumer file at Experian as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

In addition, I am requesting:

- 1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Experian.
- 2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Experian.
- 3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
- 4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Experian used to adversely characterize me
- 5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Experian in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Experian.

Thank you in advance for promptly satisfying this request.

Thank You,

Sandra J. Rancourt

Attached: Copy of my Social Security Card & Drivers License is attached

Sent: USPS Certified Mail # 7015 3010 0000 3571

Sandra A. Rancourt

Sandra J. Rancourt 9083 Dennings Road Jonesville, Michigan 49250 S.S. # D.O.B.

Date November 15, 2017

Equifax P.O. Box 740256 Atlanta, GA 30374

Final Request Pursuant to 15 U.SC. § 1681g(a)(1)

To whom it may concern:

I am writing in regard to a request that I made to Equifax for my Full Consumer File Disclosure. My request was very specific and I provided the exact sections of the FCRA which require you to provide it to me (see copy of my original letter attached). I did not receive any reply from Equifax for my Full Consumer File Disclosure as requested. I will once again state that I am requesting my Full Consumer File Disclosure pursuant to 15 U.S.C. § 1681g(a)(1) to include all other such information listed specifically in my initial letter. No response by you other than providing the Full Consumer File Disclosure as required by the FCRA will be appropriate or accepted by me.

My initial letter was my first request for the Full Consumer File Disclosure within the past 12 months and there is no provision in the FCRA which allows you to charge me for it. I expect your full compliance with the law and for me to receive my Full Consumer File Disclosure in a timely manner as required by the FCRA. Your failure to do so will result in me initiating legal action against you to force compliance under the law. Your timely response is appreciated. Act accordingly.

Once again as was provided with my initial request, I am enclosing a copy of my driver's license and Social Security Card for identification purposes. You are instructed to mask the first five digits of my Social Security Number in all writings you return to me.

Thank you in advance for promptly satisfying this request.

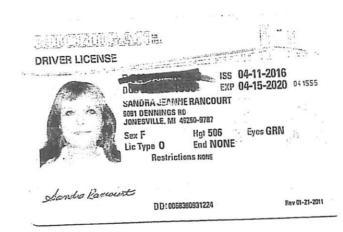
Thank You

Sandra J. Rancourt

Attached: Copies of my Social Security Card & Driver's License and initial request are attached

Sent: USPS Certified Mail # 7016 1370 0002 2965 2854





Sandra J. Rancourt 9083 Dennings Road Jonesville, Michigan 49250 S. S. D.O.B.

Equifax P.O. Box 740256 Atlanta, GA 30374 September 27, 2017

Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).

To Whom it may concern:

Please send me in writing <u>ALL INFORMATION</u> in my consumer file at Equifax as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

In addition, I am requesting:

- 1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Equifax.
 - 2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Equifax.
 - 3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
 - 4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Equifax used to adversely characterize me
 - 5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Equifax in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Equifax.

Thank you in advance for promptly satisfying this request.

Sandia J. Rancourt

Thank You.

Sandra J Rancourt

Attached: Copy of my Social Security Card & Drivers License is attached

Sent: USPS Certified Mail # 7016 1370 0002 0809 7294

Sandra J. Rancourt
9083 Dennings Road
Jonesville, Michigan 49250
S. S. # D.O.B

Trans Union P.O. Box 2000 Chester, PA 19022

October 25, 2017

Final Request Pursuant to 15 U.SC. § 1681g(a)(1)

To whom it may concern:

I am writing in regard to your response to my initial request for my Full Consumer File Disclosure. My request was very specific and I provided the exact sections of the FCRA which require you to provide it to me (see copy of my original letter attached). Your response was not correct in that you did not provide the Full Consumer File Disclosure as requested. I will once again state that I am requesting my Full Consumer File Disclosure pursuant to 15 U.S.C. § 1681g(a)(1) to include all other such information listed specifically in my initial letter. No response by you other than providing the Full Consumer File Disclosure as required by the FCRA will be appropriate or accepted by me.

My initial letter was my first request for the *Full Consumer File Disclosure* within the past 12 months and there is no provision in the FCRA which allows you to charge me for it. I expect your full compliance with the law and for me to receive my *Full Consumer File Disclosure* in a timely manner as required by the FCRA. Your failure to do so will result in me initiating legal action against you to force compliance under the law. Your timely response is appreciated. Act accordingly.

Once again as was provided with my initial request, I am enclosing a copy of my driver's license and Social Security Card for identification purposes. You are instructed to mask the first five digits of my Social Security Number in all writings you return to me.

Thank you in advance for promptly satisfying this request.

Thank You

Sandra J Rancourt

Attached: Copies of my Social Security Card & Driver's License and initial request are attached

Sent: USPS Certified Mail # 7015 3010 0000 5190 3847





Sandra J. Rancourt 9083 Dennings Rd. Jonesville, Michigan 49250

S. S. #200000000 D.O.B.

Date October 2, 2017

Trans Union P.O. Box 2000 Chester, PA 19022

Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).

To Whom it may concern:

Please send me in writing <u>ALL INFORMATION</u> in my consumer file at Trans Union as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

In addition, I am requesting:

- 1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Trans Union.
 - 2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Trans Union.
 - 3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
 - 4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Trans Union used to adversely characterize me
 - 5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Trans Union in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Trans Union.

Thank you in advance for promptly satisfying this request.

Thank You.

Sandra J. Rancourt

Attached: Copy of my Social Security Card & Drivers License is attached

Sent: USPS Certified Mail # 7015 3010 0000 5190 3540